

**UNITED STATES DISTRICT COURT
for THE DISTRICT OF MARYLAND**

VELMA M. MELTON

Plaintiff,

Case No. 8:19-cv-00209-TDC

v.

SELECT PORTFOLIO SERVICING, INC. *et al.*,

Defendants.

DECLARATION OF VELMA M. MELTON

I, Velma M. Melton, Jr., declare under the penalties of perjury that the following facts are true based on my personal knowledge:

1. I am the Plaintiff in the lawsuit, *Velma M. Melton v. Select Portfolio Servicing, Inc., et al.*, Case No. 19-cv-00209-TDC, pending in the United States District Court for the District of Maryland.
2. I live at 1523 Hunt Ave, Hyattsville, MD 20785 (“Home”).
3. I visited a Jared retail store in Waldorf, Maryland on or about April 13, 2015.
4. I purchased jewelry from Jared.
5. I financed the purchase by opening a line of credit with Jared.
6. I signed a financing contract with Jared that required me to pay the purchase price plus interest over a period of time.
7. Due to financial difficulties, I fell behind on my payments in January of 2017.
8. Jared representatives called about twice to request and arrange a payment.
9. Jared offered to allow me to pay off the debt for an amount less than what Jared claimed was due.
10. I received a letter from Jared that made the settlement offer in writing.
11. I authorized Jared to debit my bank account to pay off the debt.

12. Jared debited my bank account for the payoff of the debt on March 29, 2017.
13. My bank account is with a Navy Federal Credit Union located in Maryland.
14. After viewing my credit report, I discovered that Jared was not reporting my settlement payment.
15. I disputed the Jared account with the credit reporting agencies.
16. I received correspondence from the credit reporting agencies that stated Jared had verified the account was being reported accurately.
17. I was unable to obtain desired credit as a result of inaccuracies on my credit reports.
18. I AFFIRM UNDER THE PENALTIES OF PERJURY THAT THE FOREGOING REPRESENTATIONS ARE TRUE AND ACCURATE.

Dated: Apr 26, 2019


Velma M. Melton (Apr 26, 2019)

Velma M. Melton